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AMENDMENTS TO THE CLAIMS:

- 1 1. (Original) A method for consolidating financing in an internet exchange portal,  
2 comprising the steps of:  
3 receiving a set of financing applications at the internet exchange portal;  
4 generating a generic financing application from the set of applications;  
5 receiving data for the generic financing application; and  
6 populating the set of financing applications with the data.
- 1 2. (Original) The method of claim 1, wherein:  
2 the receiving a set step includes the step of receiving a set of financing  
3 applications each including a set of data fields; and  
4 the generating step includes the step of consolidating similar sets of data fields in  
5 each financing application into a generic data field in the generic financing application.
- 1 3. (Original) The method of claim 1, wherein:  
2 the receiving a set step includes the step of receiving a set of financing  
3 applications from a corresponding set of lenders; and  
4 the receiving data step includes the step of receiving data from a buyer.
- 1 4. (Original) The method of claim 3 further comprising the steps of:  
2 transmitting the set of financing application to the lenders; and  
3 receiving a set of financing responses from the lenders including credit available  
4 to the buyer for purchasing goods within the internet exchange portal.

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1 5. (Original) The method of claim 4 further comprising the steps of:  
2 receiving from the buyer an offer to purchase goods from the seller over the  
3 portal;  
4 receiving from a seller an acceptance of the offer; and  
5 instructing the set of lenders to provide a particular amount of credit to the buyer  
6 as consideration for the goods.

1 6. (Original) The method of claim 5 wherein the instructing step includes the step of:  
2 instructing the set of lenders to provide a particular amount of flooring to the  
3 buyer.

1 7. (Canceled) A method for consolidating financing in an internet exchange portal,  
2 comprising the steps of:  
3 receiving at the internet exchange portal a set of financial data from a buyer;  
4 generating a generic financing application from the set of financial data;  
5 presenting the generic financing application to a set of lenders; and  
6 receiving a bid from one of the set of lenders for providing credit to the buyer.

1 8. (Canceled) The method of claim 7 further comprising the step of:  
2 charging a transaction based commission fee for each bid.

1 9. (Original) A computer-usable medium embodying computer program code for  
2 causing a computer to consolidate financing in an internet exchange portal, comprising  
3 the steps of:

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4 receiving a set of financing applications at the internet exchange portal;  
5 generating a generic financing application from the set of applications;  
6 receiving data for the generic financing application; and  
7 populating the set of financing applications with the data.

1 10. (Original) The computer-usable medium of claim 9, wherein:  
2 the receiving a set step includes the step of receiving a set of financing  
3 applications each including a set of data fields; and  
4 the generating step includes the step of consolidating similar sets of data fields in  
5 each financing application into a generic data field in the generic financing application.

1 11. (Original) The computer-usable medium of claim 9, wherein:  
2 the receiving a set step includes the step of receiving a set of financing  
3 applications from a corresponding set of lenders; and  
4 the receiving data step includes the step of receiving data from a buyer.

1 12. (Original) The computer-usable medium of claim 11 further comprising the steps  
2 of:  
3 transmitting the set of financing application to the lenders; and  
4 receiving a set of financing responses from the lenders including credit available  
5 to the buyer for purchasing goods within the internet exchange portal.

1 13. (Original) The computer-usable medium of claim 12 further comprising the steps  
2 of:

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3 receiving from the buyer an offer to purchase goods from the seller over the  
4 portal;  
5 receiving from a seller an acceptance of the offer; and  
6 instructing the set of lenders to provide a particular amount of credit to the buyer  
7 as consideration for the goods.

1 14. (Original) The computer-usable medium of claim 13 wherein the instructing step  
2 includes the step of:  
3 instructing the set of lenders to provide a particular amount of flooring to the  
4 buyer.

1 15. (Canceled) A computer-usable medium embodying computer program code for  
2 causing a computer to consolidate financing in an internet exchange portal, comprising  
3 the steps of:  
4 receiving at the internet exchange portal a set of financial data from a buyer;  
5 generating a generic financing application from the set of financial data;  
6 presenting the generic financing application to a set of lenders; and  
7 receiving a bid from one of the set of lenders for providing credit to the buyer.

1 16. (Canceled) The computer-usable medium of claim 15 further comprising the step  
2 of:  
3 charging a transaction based commission fee for each bid.

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1 17. (Original) A system for consolidating financing in an internet exchange portal,  
2 comprising:  
3 means for receiving a set of financing applications at the internet exchange portal;  
4 means for generating a generic financing application from the set of applications;  
5 means for receiving data for the generic financing application; and  
6 means for populating the set of financing applications with the data.

1 18. (Original) The system of claim 17, wherein:  
2 the means for receiving a set includes means for receiving a set of financing  
3 applications each including a set of data fields; and  
4 the means for generating includes means for consolidating similar sets of data  
5 fields in each financing application into a generic data field in the generic financing  
6 application.

1 19. (Original) The system of claim 17, wherein:  
2 the means for receiving a set includes means for receiving a set of financing  
3 applications from a corresponding set of lenders; and  
4 the means for receiving data includes means for receiving data from a buyer.

1 20. (Original) The system of claim 19 further comprising:  
2 means for transmitting the set of financing application to the lenders; and  
3 means for receiving a set of financing responses from the lenders including credit  
4 available to the buyer for purchasing goods within the internet exchange portal.

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1 21. (Original) The system of claim 20 further comprising:  
2 means for receiving from the buyer an offer to purchase goods from the seller over  
3 the portal;  
4 means for receiving from a seller an acceptance of the offer; and  
5 means for instructing the set of lenders to provide a particular amount of credit to  
6 the buyer as consideration for the goods.

1 22. (Original) The system of claim 21 wherein the means for instructing includes:  
2 means for instructing the set of lenders to provide a particular amount of flooring  
3 to the buyer.

1 23. (Canceled) A system for consolidating financing in an internet exchange portal,  
2 comprising:  
3 means for receiving at the internet exchange portal a set of financial data from a  
4 buyer;  
5 means for generating a generic financing application from the set of financial data;  
6 means for presenting the generic financing application to a set of lenders; and  
7 means for receiving a bid from one of the set of lenders for providing credit to the  
8 buyer.

1 24. (Canceled) The system of claim 23 further comprising:  
2 means for charging a transaction based commission fee for each bid.